



## GRADUATION REQUIREMENTS

### Is a high school course with personal finance concepts required to be taken as a graduation requirement?

Yes, New Hampshire requires that all high school students take a half-year course in economics that includes financial literacy concepts in order to graduate.

**Sources:**

- [New Hampshire High School Graduation Requirements \(Ed 306.27 \(v\)\)](#)

## HIGH SCHOOL EDUCATION STANDARDS

New Hampshire has adopted education standards to help educators understand what students should know and be able to demonstrate and that include clear goals for student learning. Curriculum consistent with these standards is chosen by local school districts. There are six standards of economics for grades 9 through 12, and one of those standards covers personal finance topics. Based on this information, we estimate that students receive approximately 10 hours of instruction in personal finance. The social studies standards applicable to the Class of 2023 have not been revised since 2006, 17 years ago. These standards are in the process of being updated, and revised standards could be approved by the State Board of Education (BOE) as early as January 2024.

**Sources:**

- [2006 New Hampshire Social Studies Standards \(pages 81–86\)](#)
- [College and Career Ready Standards](#)

## PROJECTED GRADE FOR CLASS OF 2027

Grade A for the Class of 2027 (final grade dependent on how the BOE implements the new legal requirements). In 2022, HB 1263 was passed into law. The new law requires local school boards to ensure that personal financial literacy instruction is taught as part of the curriculum. The law allows personal financial literacy instruction to be embedded in an existing course or grade level program of studies. This new law applied to academic year 2022–2023. In 2022, HB 1671 was also passed into law. This new law takes effect in academic year 2023–2024. The new law requires schools to specify criteria and a substantive educational program that delivers the opportunity for an adequate education in personal financial literacy for students. Each school must define and identify approved personal financial education standards. These standards are required and cover K through 12th grade and clearly set forth the financial literacy skills to be obtain in each relevant grade, including whether there is a credit/course in personal financial literacy that is required in order to obtain a high school diploma. HB 1671 requires each school to demonstrate that it provides the opportunity for an adequate education for the school-approved personal financial literacy standards set forth in rules to be adopted by the BOE and also requires schools to periodically submit a narrative explanation detailing how the school has complied with the personal financial literacy standards adopted by the school. >>

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# New Hampshire

CLASS OF  
2023 GRADE



PROJECTED CLASS  
OF 2027 GRADE



## PROJECTED GRADE FOR CLASS OF 2027

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>> It is unclear if a stand-alone personal financial literacy class (a half-credit) will be required as a high school graduation requirement when HB 1671 is fully implemented by the BOE. New education regulations are needed to implement these new laws. Once finalized it will be possible to determine whether New Hampshire’s future grade will be a Grade A or B. In September 2022, the Department of Education (DOE) issued a technical advisory on the implementation of these two new laws that noted that the DOE “will be undertaking rulemaking to amend Ed 306—Minimum Standards—to reflect all the changes that HB 1671 implements. That rulemaking process will provide more detail on what personal finance literacy should encompass as a course of instruction.” In addition, the rules regarding teacher licensing as it relates to who may teach financial literacy may be updated as a result of these new laws.

### Sources:

- [RSA 189:10 Studies](#)
- [RSA 193-E:2-a](#)
- [DOE Technical Advisory](#)
- [Ed 306 Minimum Standards](#)
- [Ed 505 How to Obtain a New Hampshire Educator License](#)

## PRE-K TO GRADE 8 EDUCATION STANDARDS

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In 2022, two laws, HB 1263 and HB 1671, were passed. The laws require financial literacy content to be taught in grades K to 12 consistent with standards and regulations to be approved in the future by the BOE. The laws allow personal financial literacy instruction to be embedded in

an existing course or grade level program of studies. It is expected that future rulemaking by the BOE could require financial literacy topics to be taught to students in grades Pre-K to 8. Currently, there is some personal finance content required in the social studies standards for grades 7 and 8.

- [RSA 189:10](#)
- [RSA 193-E:2-a](#)
- [2006 New Hampshire Social Studies Standards](#) (page 54)

## EXTRA CREDIT

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Not applicable.

## CAVEAT

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It is not clear how New Hampshire currently measures student achievement in financial literacy or how the state monitors local school district implementation of the financial literacy education requirement. Recently approved laws will require the DOE to survey school districts biennially to receive reports on compliance with the personal financial literacy education legal requirements and further requires this report to be delivered to the legislature.

### Sources:

- [RSA 189:10 Studies](#)